

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: MELVIN TORRES

: Chapter 13

: Bankruptcy No. 20-10747PMM

**NOTICE OF OBJECTION TO CLAIM AND HEARING DATE**

Scott F. Waterman, Esq., Chapter 13 Trustee has filed an Objection to Proof of Claim No. 1-1 filed by LVNV Funding, LLC in this bankruptcy case.

1. **Your claim may be reduced, modified, or eliminated. You should read these papers carefully and discuss them with your attorney, if you have one. (If you do not have an attorney, you may wish to consult an attorney).**
2. **If you do not want the court to change or eliminate your claim, you or your lawyer must attend the hearing on the objection**, scheduled to be held on **November 19, 2020, at 11:00 A.M.**, in the United States Bankruptcy Court, The Gateway Building, 201 Penn Street, 4th Floor Courtroom, Reading, PA 19601. If you or your attorney do not attend the hearing on the objection, the court may decide that you do not oppose the objection to your claim.
3. **If you intend to appear at the hearing** to contest the objection to your claim, **you must notify the person listed below at least 7 days before the hearing date**. If you do not notify the person listed below that you intend to appear, the Objector will be entitled to a postponement of the hearing.

Dated: October 19, 2020

/s/Scott F. Waterman

Scott F. Waterman, Esquire  
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